NEPAL SBI BANK LTD. Corporate Office, Hattisar, Kathmandu Unaudited Financial Results (Quarterly)

As at end of the 2nd Quarter (30/09/2072) of the Fiscal Year 2072/73 $\,$

Rs. in '000

Total Capital and Liabilities (1.1 to 1.7)					
1.1 Residence and Surplus	S. N.	Particulars	as on 30.09.2072 (14.01.2016)	Ending as on 30.06.2072 (17.10.2015)	Corresponding Previous Year Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited
1.2 Reserve and Surphus 3.255.248 2.933.382 2.23 3. Debenture and Hond 1.000,000 1.000,000 1.000,000 1.000,000 1.000,000 1.4 Borrowings 3.168.855 401,018 5. Deposits (4rb) 58.859.796 5.859.795 5.722 a. Domestic Currency 48.475.201 47.519.169 42.99 b. Foreign Currency 9.98.4,005 6.344.06 14.22 1.6 Income Tax Liability -	1	Total Capital and Liabilities (1.1 to 1.7)	69,977,989	62,664,052	64,513,255
1.3 Debenutz and Hond	1.1	Paid Up Capital		3.058.059	3,058,059
1.3 Debenture and Bond					2,284,798
1.5 Deproyings 3,16.8.855 403.038 1.5 Deproisit (a+b) 5.88,589,796 5.39,58,755 57,22 a 1,500,000 1.500					1,000,000
1.5 Deposits (a+b)					1,000,000
a Domestic Currency					- - - -
b. Foreign Currency	1.3				57,258,331
1.6					42,992,850
1.7 Other Liabilities					14,265,481
2 Itali Assets (2.1 to 2.7)					-
2.1 Cash and Bank Balance	1.7	Other Liabilities	1,136,041	1,221,713	912,067
2.2 Money at Call and Short Notice	2	Total Assets (2.1 to 2.7)	69,977,989	62,664,052	64,513,255
2.3 Directments	2.1	Cash and Bank Balance	5,749,695	7,902,470	6,321,670
2.4 Loans and Advances (Net)	2.2	Money at Call and Short Notice	-	-	638,685
2.4 Loans and Advances (Net)	2.3	Investments	20.802.563	13.209.430	17,007,845
A. Real Estate Loan					38,941,956
Residential Real Estate Loan (Escept Personal Home Loan up to Rs. 10 Million) 372,737 355,859 33	2.7				1,810,806
Loan up to Rs. 10 Million			2,103,239	2,033,000	1,010,000
2. Business Complex & Residential Apartment - 22,275 3.			372,737	355,859	325,967
Construction Loan 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) b. Personal Home Loan of Rs. 10 Million or Less 1.730,522 1,661,754 1.43		2.Business Complex & Residential Apartment	-	22.275	51,975
4. Other Real Estate Loan (Including Land Purchase & Ploting) 1,661,754 1,45	<u> </u>			, , , ,	- ,
Plotting			-	-	-
Plottings	1	4. Other Real Estate Loan (Including Land Purchase &	1 730 522	1 661 754	1,432,864
C. Margin Type Loan	L	Plotting)	1,/30,322	1,001,734	1,434,004
C. Margin Type Loan		b. Personal Home Loan of Rs. 10 Million or Less	1,820,170	1,901,394	2,181,083
d. Term Loan			-	<i>y</i> . <i>y</i>	-
C. Overdraft Loan / TR Loan / WC Loan 23,870,237 22,001,406 22,27			2 357 141	2 291 814	2,028,813
Cothers	 				22,273,908
2.5 Fixed Assets (Net)					
2.6 Non Banking Assets (Net) - - -	1 2 5				10,647,346
2.7 Other Assets					639,685
This Quarter Ending as on 30.09.2072 (14.01.2016) Unaudited Un					-
This Quarter Ending as on 30.09.2072 (14.01.2016) Unaudited Ending as on 30.06.2072 (14.01.2016) Unaudited Unaudited	2.7	Other Assets	993,608	1,074,794	963,414
3.2 Interest Expenses			as on 30.09.2072 (14.01.2016) Unaudited	30.06.2072 (17.10.2015) Unaudited	Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited
A. Net Interest Income (3.1-3.2)					1,898,374
3.3 Fees, Commission and Discount 229,713 106,223 22 3.4 Other Operating Income 119,480 57,989 6 3.5 Foreign Exchange Gain/Loss (Net) 57,697 31,754 B. Total Operating Income (A.+3,3+3,4+3,5) 1,548,347 762,936 1,3 3.6 Staff Expenses 312,436 169,714 3.7 Other Operating Expenses 256,581 127,298 3.8 Provision for Possible Losses 52,191 23,275 3.8 Provision for Possible Losses 52,191 23,275 3.9 Non Operating Profit (C-3,8) 927,139 442,649 82 3.10 Write Back of Provision for Possible Loss 55,581 34,770 3.11 Extraordinary Income/Expenses (Net) 970 497 3.12 Provision for Staff Bonus 89,426 43,447 3.13 Provision for Staff Bonus 89,426 43,447 3.14 Provision for Tax 270,336 132,398 4.1 Capital Fund to Risk Weighted Assets (RWA) 14,52% 14,33% 4.2 Non Performing Loan (NPL) to Total Loan 0.17% 0.18% 4.3 Total Loan Loss Provision to Total NPL 702,00% 651,00% 55 4.6 Base Rate 5,97% 6,47% 4.7 Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) 4,40% 4,32% Average Wield on total Assets (Local Currency) 4,22% 72,77% 7,68% Actume on Equity (Annualized) 7,27% 7,68% Average Wield on total Assets (Local Currency) 7,27% 7,68% Return on Equity (Annualized) 21,54% 21,29%	5.2		776,328	400,031	931,311
3.4 Other Operating Income 119,480 57,989 59 3.5 Foreign Exchange Gain/Loss (Net) 57,697 31,754 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 762,936 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,347 1,348,348 1,348,347 1,348,348 1,348,347 1,348,348					
3.5 Foreign Exchange Gain/Loss (Net) 57,697 31,754 3.6 B. Total Operating Income (A.+3.3+3.4+3.5) 1,548,347 762,936 1,3.6 3.6 Staff Expenses 312,436 169,714 2.2 3.7 Other Operating Expenses 256,581 127,298 2.5					967,063
B. Total Operating Income (A.+3.3+3.4+3.5)		Fees, Commission and Discount	229,713	106,223	967,063 227,223
B. Total Operating Income (A+3.3+3.4+3.5)		Fees, Commission and Discount Other Operating Income	229,713	106,223	967,063 227,223 90,551
3.6 Staff Expenses 312,436 169,714 22 3.7 Other Operating Expenses 256,581 127,298 22 C. Operating Profit Before Provision (B3.6-3.7) 979,330 465,924 83 3.8 Provision for Possible Losses 52,191 23,275 5 D. Operating Profit (C-3.8) 927,139 442,649 82 3.9 Non Operating Income/Expenses (Net) 970 497 3.10 Write Back of Provision for Possible Loss 55,581 34,770 E. Profit Prom Regular Activities (D + 3.9+3.10) 983,690 477,916 83 3.11 Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) 983,690 477,916 83 3.12 Provision for Staff Bonus 89,426 43,447 3.13 Provision for Tax 270,336 132,398 22 G. Net Profit/Loss (F-3.12-3.13) 623,928 302,071 55 4 Ratios At the End of this Quarter Previous Quarter 4.1 Capital Fund to Risk Weighted Assets (RWA) 14,52% 14,33% 4.2 Non Performing Loan (NPL) to Total Loan 0.17% 0.18% 4.3 Total Loan Loss Provision to Total NPL 702,00% 651,00% 554 4.4 Cost of Fund (Annualized) 2.70% 2.87% 4.5 Credit to Deposit Ratio (Calculated as per NRB 76,86% 74,82% 4.6 Base Rate 5,97% 6,47% 4.7 Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) Additional Information Average Yield on total Assets (Local Currency) (Annualized) 21,54% 21,29%	3.4	Fees, Commission and Discount Other Operating Income	229,713 119,480	106,223 57,989	967,063 227,223
3.7 Other Operating Expenses 256,581 127,298 22	3.4	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	229,713 119,480 57,697	106,223 57,989 31,754	967,063 227,223 90,551 59,539
C. Operating Profit Before Provision (B3.6-3.7) 979,330 465,924 81 3.8 Provision for Possible Losses 52,191 23,275 53 D. Operating Profit (C3.8) 927,139 442,649 82 3.9 Non Operating Income/Expenses (Net) 970 497 3.10 Write Back of Provision for Possible Loss 55,581 34,770 140,700 E. Profit From Regular Activities (D + 3.9+3.10) 983,690 477,916 82 3.11 Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) 983,690 477,916 82 3.12 Provision for Staff Bonus 89,426 43,447 73 3.13 Provision for Tax 270,336 132,398 22 G. Net Profit/Loss (F-3.12-3.13) 623,928 302,071 53 At the End of this Quarter At the End of Previous Quarter At the End of Previ	3.4	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	229,713 119,480 57,697 1,548,347	106,223 57,989 31,754 762,936	967,063 227,223 90,551 59,539 1,344,376
3.8 Provision for Possible Losses 52,191 23,275 3.5 D. Operating Profit (C-3.8) 927,139 442,649 8.5 3.9 Non Operating Income/Expenses (Net) 970 497 3.10 Write Back of Provision for Possible Loss 55,581 34,770 E. Profit From Regular Activities (D + 3.9+3.10) 983,690 477,916 8.5 3.11 Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) 983,690 477,916 8.5 3.12 Provision for Staff Bonus 89,426 43,447 7.5 3.13 Provision for Tax 270,336 132,398 2.2 G. Net Profit/Loss (F-3.12-3.13) 623,928 302,071 5.5 At the End of this Quarter At the End of Previous Quarter 4.1 Capital Fund to Risk Weighted Assets (RWA) 14,52% 14,33% 4.2 Non Performing Loan (NPL) to Total Loan 0,17% 0,18% 4.3 Total Loan Loss Provision to Total NPL 702,00% 651,00% 5.4 4.4 Cost of Fund (Annualized) 2,70% 2,87% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directives) 76,86% 74,82% 4.6 Base Rate 5,97% 6,47% 4.7 Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) 7,27% 7,68% Additional Information Average Yield on total Assets (Local Currency) 7,27% 7,68% Cannualized) 7,27% 7,68% Return on Equity (Annualized) 21,54% 21,29% 7,000 7,00	3.4 3.5 3.6	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses	229,713 119,480 57,697 1,548,347 312,436	106,223 57,989 31,754 762,936 169,714	967,063 227,223 90,551 59,539 1,344,376 239,657
D. Operating Profit (C3.8) 927,139 442,649 82 3.9 Non Operating Income/Expenses (Net) 970 497 3.10 Write Back of Provision for Possible Loss 55,581 34,770 E. Profit From Regular Activities (D + 3.9+3.10) 983,690 477,916 83 3.11 Extraordinary Income/Expenses (Net) -	3.4 3.5 3.6	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	229,713 119,480 57,697 1,548,347 312,436 256,581	100,223 57,989 31,754 762,936 169,714 127,298	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511
3.9 Non Operating Income/Expenses (Net) 970 497 3.10 Write Back of Provision for Possible Loss 55,581 34,770 E. Profit From Regular Activities (D + 3.9+3.10) 983,690 477,916 83 3.11 Extraordinary Income/Expenses (Net) -	3.4 3.5 3.6 3.7	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330	106,223 57,989 31,754 762,936 169,714 127,298 465,924	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208
3.10 Write Back of Provision for Possible Loss 55,581 34,770	3.4 3.5 3.6 3.7	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728
E. Profit From Regular Activities (D + 3.9+3.10) 983,690 477,916 83 3.11 Extraordinary Income/Expenses (Net) - - F. Profit before Bonus and Taxes (E + 3.11) 983,690 477,916 83 3.12 Provision for Staff Bonus 89,426 43,447 77 3.13 Provision for Tax 270,336 132,398 22 G. Net Profit/Loss (F-3.12-3.13) 623,928 302,071 53 At the End of this Quarter At the End of Previous Quarter Ouarter	3.4 3.5 3.6 3.7	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480
Straordinary Income/Expenses (Net) 983,690 477,916 88 3.12 Provision for Staff Bonus 89,426 43,447 73,313 Provision for Tax 270,336 132,398 22,336 32,398 302,071 53,318 623,928 302,071 53,318 623,928 302,071 53,318 623,928 302,071 54,318 623,928	3.4 3.5 3.6 3.7 3.8	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net)	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179
F. Profit before Bonus and Taxes (E + 3.11) 983,690 477,916 83 3.12 Provision for Staff Bonus 89,426 43,447 73 3.13 Provision for Tax 270,336 132,398 22 G. Net Profit/Loss (F-3.12-3.13) 623,928 302,071 53 At the End of this Quarter At the End of Previous Quarter Previous Yourter At the End of Previous Quarter Previous Yourter At the End of Hourter At the End of Hourter At the End of Previous Yourter At the End of Previous Yourter At the End of Previous Yourter At the End of Hourter At the End of Previous Yourter At the End of Hourter At the End of Previous Yourter At the End of Hourter At the End of Hourter At the End of Previous Yourter At the End of Previous Yourter At the End of Hourter At the End of Hou	3.4 3.5 3.6 3.7 3.8	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Losse	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 97,970 55,581	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118
F. Profit before Bonus and Taxes (E + 3.11) 983,690 477,916 83 3.12 Provision for Staff Bonus 89,426 43,447 73 3.13 Provision for Tax 270,336 132,398 22 G. Net Profit/Loss (F-3.12-3.13) 623,928 302,071 53 At the End of this Quarter At the End of Previous Quarter Previous Yourter At the End of Previous Quarter Previous Yourter At the End of Hourter At the End of Hourter At the End of Previous Yourter At the End of Previous Yourter At the End of Previous Yourter At the End of Hourter At the End of Previous Yourter At the End of Hourter At the End of Previous Yourter At the End of Hourter At the End of Hourter At the End of Previous Yourter At the End of Previous Yourter At the End of Hourter At the End of Hou	3.4 3.5 3.6 3.7 3.8	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Losse	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 97,970 55,581	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179
3.12 Provision for Staff Bonus 89,426 43,447 3.13 Provision for Tax 270,336 132,398 2.2	3.4 3.5 3.6 3.7 3.8 3.9 3.10	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10)	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 97,970 55,581	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118
3.13 Provision for Tax 270,336 132,398 22	3.4 3.5 3.6 3.7 3.8 3.9 3.10	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net)	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777
At the End of this Quarter At the End of Previous Quarter	3.4 3.5 3.6 3.7 3.8 3.9 3.10	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11)	229,713 119,480 57,697 1,548,347 312,436 226,581 979,330 52,191 927,139 970 55,581 983,690	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777
At the End of this Quarter	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus	229,713 119,480 57,697 1,548,347 312,436 226,581 979,339 52,191 927,139 970 55,581 983,690 - 983,690 89,426	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 - 838,777 76,252
At the End of this Quarter	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 - 983,690 89,426 270,336	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 34,770 477,916 - 477,916 43,447 132,398	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745
4.2 Non Performing Loan (NPL) to Total Loan 0.17% 0.18% 4.3 Total Loan Loss Provision to Total NPL 702.00% 651.00% 54 4.4 Cost of Fund (Annualized) 2.70% 2.87% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directives) 76.86% 74.82% 4.6 Base Rate 5.97% 6.47% 4.7 Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) 4.40% 4.32% Additional Information Average Yield on total Assets (Local Currency) (Annualized) 7.27% 7.68% Return on Equity (Annualized) 21.54% 21.54% 21.29% 22.29%	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 - 983,690 89,426 270,336	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 34,770 477,916 - 477,916 43,447 132,398	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780
4.3 Total Loan Loss Provision to Total NPL 702.00% 651.00% 54 4.4 Cost of Fund (Annualized) 2.70% 2.87% 4.5 Credit to Deposit Ratio (Calculated as per NRB 76.86% 74.82% 76.86% 74.82% 76.86% 74.82% 76.86% 74.82% 76.86% 74.82% 76.86%	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 935,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter	106,223 57,989 31,754 762,936 169,761 127,298 465,924 23,275 44,97 34,770 477,916 477,916 43,447 132,398 302,071 At the End of Previous Quarter	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745
4.3 Total Loan Loss Provision to Total NPL 702.00% 651.00% 54 4.4 Cost of Fund (Annualized) 2.70% 2.87% 4.5 Credit to Deposit Ratio (Calculated as per NRB 76.86% 74.82% 76.86% 74.82% 76.86% 74.82% 76.86% 74.82% 76.86%	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 935,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter	106,223 57,989 31,754 762,936 169,761 127,298 465,924 23,275 44,97 34,770 477,916 477,916 43,447 132,398 302,071 At the End of Previous Quarter	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year
4.4 Cost of Fund (Annualized) 2.70% 2.87% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directives) 76.86% 74.82% 4.6 Base Rate 5.97% 6.47% 4.7 Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) 4.40% 4.32% Additional Information Average Yield on total Assets (Local Currency) (Annualized) 7.27% 7.68% Return on Equity (Annualized) 21.54% 21.29% 2	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA)	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 477,916 43,447 132,398 302,071 At the End of Previous Quarter	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year Ouarter
4.5 Credit to Deposit Ratio (Calculated as per NRB Directives) 76.86% 74.82% 4.6 Base Rate 5.97% 6.47% 4.7 Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) 4.32% Additional Information Average Yield on total Assets (Local Currency) (Annualized) 7.27% 7.68% Return on Equity (Annualized) 21.54% 21.29% 2	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of Previous Quarter	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year Ouarter 13,29%
Directives 4.6 Base Rate	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	229,713 119,480 57,697 1,548,347 312,436 226,581 979,339 52,191 927,139 970 55,581 983,690 89,426 270,336 623,928 At the End of this Quarter 14.52% 0.17% 702.00%	106,223 57,989 31,754 762,936 169,764 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of Previous Quarter 14,33% 0.18% 651.00%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 5232,780 At the End of Corresponding Previous Year Ouarter 13,29% 0,22% 549,21%
Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) Additional Information	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 555,581 983,690 89,426 270,336 623,928 At the End of this Quarter 14,52% 0,17% 702,00% 2,70%	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of Previous Quarter 14,33% 0.18% 651,00% 2.87%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year Ouarter 13,29% 0,22%
4.7 as per NRB Directives 4.40% 4.32%	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives)	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter 14.52% 0.17% 702.00% 2.70%	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of Previous Quarter 14.33% 0.18% 651.00% 2.87%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year Ouarter 13,29% 0,22% 549,21% 3,23%
Additional Information	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter 14.52% 0.17% 702.00% 2.70%	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of Previous Quarter 14.33% 0.18% 651.00% 2.87%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year Ouarter 13,29% 0,22% 549,21% 3,23%
Average Yield on total Assets (Local Currency) 7.27% 7.68% (Annualized) 21.54% 21.29% 22.29% 22.29% 23.20%	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated	229,713 119,480 57,697 1,548,347 312,436 226,581 979,330 52,191 927,139 970 55,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter 14,52% 0.17% 702,00% 2,70% 76.86% 5,97%	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 47,916 43,447 132,398 302,071 At the End of Previous Quarter 14,33% 0.18% 651.00% 2,87%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year Ouarter 13,29% 0,22% 549,21% 3,23%
(Annualized) 7.27% 7.08% Return on Equity (Annualized) 21.54% 21.29% 2	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	229,713 119,480 57,697 1,548,347 312,436 226,581 979,330 52,191 927,139 970 55,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter 14,52% 0.17% 702,00% 2,70% 76.86% 5,97%	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 47,916 43,447 132,398 302,071 At the End of Previous Quarter 14,33% 0.18% 651.00% 2,87%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year 0uarter 13,29% 549,21% 3,23% 79,84% 6,89%
Return on Equity (Annualized) 21.54% 21.29%	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Losse E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) Additional Information	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 983,690 89,426 270,336 623,928 At the End of this Quarter 14,52% 0.17% 702,00% 2,70% 76.86% 5,97%	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 47,916 43,447 132,398 302,071 At the End of Previous Quarter 14,33% 0.18% 651.00% 2,87%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year 0uarter 13,29% 549,21% 3,23% 79,84% 6,89%
	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) Additional Information Average Yield on total Assets (Local Currency)	229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690	106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of Previous Quarter 14.33% 6.18% 651.00% 2.87% 74.82% 6.47%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,551 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year 0uarter 13,29% 0,22% 549,21% 3,23% 79,84% 6,89% 5,34%
	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) Additional Information Average Yield on total Assets (Local Currency) (Annualized)	229,713 119,480 57,697 1,548,347 312,436 2256,581 979,339 52,191 927,139 970 55,581 983,690 89,426 270,336 623,928 At the End of this Quarter 14,52% 0.17% 702.00% 2.70% 76.86% 5.97% 4.40%	106,223 57,989 31,754 762,936 169,716 127,298 465,924 23,275 442,649 43,477 34,770 477,916 43,447 132,398 302,071 At the End of Previous Quarter 14.33% 651.00% 52.87% 74.82% 6.47% 4.32%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,551 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year Ouarter 13,29% 549,21% 53,23% 79,84% 6,89%
Return on Assets (Annualized) 1.96% 1.93%	3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) Additional Information Average Yield on total Assets (Local Currency) (Annualized)	229,713 119,480 57,697 1,548,347 312,436 2256,581 979,339 52,191 927,139 970 55,581 983,690 89,426 270,336 623,928 At the End of this Quarter 14,52% 0.17% 702.00% 2.70% 76.86% 5.97% 4.40%	106,223 57,989 31,754 762,936 169,716 127,298 465,924 23,275 442,649 43,477 34,770 477,916 43,447 132,398 302,071 At the End of Previous Quarter 14.33% 651.00% 52.87% 74.82% 6.47% 4.32%	967,063 227,223 90,551 59,539 1,344,376 239,657 230,551 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of Corresponding Previous Year 0uarter 13,29% 0,22% 549,21% 3,23% 79,84% 6,89% 5,34%

The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.